



CARE Country Director Geraldine Zwack visiting social cash transfers beneficiaries and members of a savings group in Kaputa District

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Impact Study Project Brief

ABOUT SCALE

Strengthening Cash transfers for Access to finance, Livelihood and Entrepreneurship (SCALE) is a three-year (2013-2016) project funded by the European Union which CARE International in Zambia, in collaboration with the Ministry of Community Development and Social Welfare (MCDSW), is implementing. It is a practical and scalable model for social and economic empowerment that brings tangible benefits to communities and contributes to poverty reduction.

The SCALE Project is premised on the idea that combining social cash transfers (SCT) with Village Savings and Loans (VSL), which are enriched with business skills using a Selection, Planning and Management (SPM) approach, will enable beneficiaries to graduate to sustainable livelihoods beyond SCT.

The complementary model of VSL and SPM builds on the existing Government SCT programme. The project has organised beneficiaries of SCT into Village Saving and Loans Associations (VSLAs) and trained them in VSL and SPM methodologies.

SCALE IMPACT STUDY

This brief highlights findings of an Impact Study carried out in 2015. The study's main purpose was to assess project progress towards achieving results as outlined in its Logical Framework and provide recommendations for improving the project. The study sampled 300 households across the four districts; Kalomo 58, Kazungula 33, Katete 78, and Kaputa 131.

The Impact Study measured progress against the Baseline Study conducted in 2013 prior to commencement of the project, as well as compared intervention and non-intervention areas.

SUMMARY OF FINDINGS

Food Security and Household Welfare

The number of households who reported access to food increased by 11.5 percentage points from 69% in 2013 to 80.7% in 2015.

Coping Strategies

An increase in the use of own savings by 42.4 percentage points compared to baseline and 35.2 percentage points when compared to non-intervention groups.

Access to Basic Social Services

65% of the respondents reported a positive change in accessibility to social services. There was a 13.6 percentage point increase in the accessibility of social services as reported by respondents compared to the non-intervention groups.

Access to Loans

78.2% of the households reported an increase in opportunities of accessing loans over a period of two years in 2015 compared to 21% of respondents in 2013.

Capacity to Save

84.6% of households indicated an improvement in their ability to save since the baseline survey in 2013.

Contribution of SCALE to IGAs

24% of respondents stated that they started their income generating activities (IGAs) through the SCALE Project.

Membership to VSLAs

There was a 100% increase in community members belonging to VSLAs in the intervention households. In the non-intervention households there was an increase of 8% in the number of households belonging to groups.

Benefits of Belongings to VSLAs

93.3% of members of VSLAs reported that they were beneficial and allowed members to increase financial savings and capital for business, ability to pay school fees for children, acquire farming inputs and livestock, and build houses and household assets.

Income at Household Levels

62% of households reported an increase in household income of between K50 to K200 per month, while 40% indicated that their income increased by between K200 and K800 per year.



SCALE Project Manager Alfred Chibinga meeting a savings group in Mayoba area, Kalomo District

CONCLUSION

SCALE's hypothesis was that combining Social Cash Transfers (SCT) with Village Saving and Loans (VSL), which are enriched with business skills using a Selection, Planning and Management (SPM) approach, will enable beneficiaries to graduate to sustainable livelihoods beyond SCT. The SCALE project was therefore designed to collect pilot data that proves the hypothesis and hence advocate for policy change.

Findings shows that this model is viable as SCT households are recording notable changes in their livelihoods as highlighted above.

The project has contributed to a significant improvement in food security, access to finance, social services, savings and income among the SCT households.

Even what were non-intervention groups have also started VSLAs as they have proved popular with communities and there is a demand for new groups elsewhere.



Savings group meeting in session in Katete